## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/654,733 Agwumezie, Charles C Examiner: Filed: September 4, 2003 Group/Art Unit: 3685 Inventor: Atty. Dkt. No: 5681-20500 Emrys J. Williams Title: Method and Apparatus Having Multiple Identifiers for Use in Making Transactions

## **RESPONSE TO OFFICE ACTION OF OCTOBER 20, 2008**

## MAIL STOP AMENDMENT

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

This paper is submitted in response to the Office Action of October 20, 2008, to further highlight why the application is in condition for allowance.

Please amend the case as listed below.